

## ABSTRACT

### INTERACTIVE METHOD AND APPARATUS FOR REAL-TIME FINANCIAL PLANNING

A method and apparatus for financial planning and control are disclosed that are capable of real-time response to changing market conditions. The disclosed method provides financial management and control tools that allow an organization to rapidly (on weekly or monthly frequencies, for example) realign financial resources throughout the organization in response to changing market and business conditions. The method links critical external information directly to company decision-making activities to allow a business to better align resources to capitalize upon opportunities or minimize the impact of adverse business conditions. The disclosed embodiment of the invention comprises several modules, including the TopLine Planner™ module, BizPlan™ module, and SpendCap Manager™ module. The TopLine Planner™ module receives inputs from and provides information to sales, marketing and manufacturing, and is coupled to the BizPlan™ module. The TopLine Planner™ module dynamically revises topline forecast information by capturing current outlook information from front line sources. Revenue information is passed between the TopLine Planner™ module and the BizPlan™ module. The BizPlan™ module rapidly refreshes expense plan information by using business rules and constraints. The BizPlan™ module is coupled to the SpendCap Manager™ module, and expense information is passed between the modules. The SpendCap Manager™ module distributes resources to all business managers and receives requests for increases in the allocation of resources.